

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Andrew DeSalas  
Carrie DeSalas  
DebtorsCase No. 12-41295-nhl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: dcapers  
Form ID: 262Page 1 of 3  
Total Noticed: 40

Date Rcvd: Jun 07, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2012.

db/jdb  
smg +Andrew DeSalas, Carrie DeSalas, 16 Heather Court, Staten Island, NY 10303-2145  
+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
Brooklyn, NY 11201-3719

smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001

7573182 AmeriMark Premier, P.O. Box 2845, Monroe, WI 53566-8045  
7573185 +Citibank, N.A., C/O Forster & Garbus LLP, 60 Motor Parkway, Commack, NY 11725-5710  
7573187 Convergent Outsourcing, Inc., P.O. Box 9004, Renton, WA 98057-9004  
7573188 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364  
7573189 Dome Property Management, 109 Winant Place, Staten Island, NY 10309-1311  
7573190 Emerg Care Services Of NJ,P.A., P.O. Box 740021, Cincinnati, OH 45274-0021  
7573191 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
7573192 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
7573196 HSN, P.O. Box 9090, Clearwater, FL 33758-9090  
7573193 Healthcare Revenue Recovery Group, LLC, P.O. Box 5406, Cincinnati, OH 45273-7942  
7573194 +Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328  
7573197 +J.C. Christensen And Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379-0519  
7573201 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364  
7573202 Paypal Credit Svcs/Gecrb, P.O. Box 960080, Orlando, FL 32896-0080  
7573204 RBS Citizens, N.A., P.O. Box 42113, Providence, RI 02940-2113  
7573205 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
7573206 Staples Credit Plan, P.O. Box 6403, Sioux Falls, SD 57117-6403  
7573207 Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020  
7573209 +Target National Bank, C/O Cohen & Slamowitz, LLP, 199 Crossways Park Drive,  
Woodbury, NY 11797-2016

7573210 The Children's Place Plan, P.O. Box 6403, Sioux Falls, SD 57117-6403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jun 07 2012 18:17:03 United States Trustee,  
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833

7613146 EDI: HNDA.COM Jun 07 2012 18:08:00 American Honda Finance Corporation, PO Box 168088,  
Irving, TX 75016-8088

7573183 EDI: CAPITALONE.COM Jun 07 2012 18:08:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285

7573184 EDI: CHASE.COM Jun 07 2012 18:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
7573186 EDI: CIAC.COM Jun 07 2012 18:08:00 CitiMortgage, Inc., P.O. Box 183040,  
Columbus, OH 43218-3040

7573195 EDI: HFC.COM Jun 07 2012 18:08:00 HSBC CARD SERVICES, P.O. Box 17051,  
Baltimore, MD 21297-1051

7573198 EDI: RMSC.COM Jun 07 2012 18:08:00 Jcpenney/GECRB, P.O. Box 965009,  
Orlando, FL 32896-5009

7573199 EDI: CBSKOHLS.COM Jun 07 2012 18:08:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
7573200 EDI: RMSC.COM Jun 07 2012 18:08:00 Lowe's/Gecrb, P.O. Box 530914, Atlanta, GA 30353-0914  
7573203 EDI: RMSC.COM Jun 07 2012 18:08:00 QCARD/GECRB, P.O. Box 530905, Atlanta, GA 30353-0905  
7573208 EDI: WTRRNBNK.COM Jun 07 2012 18:08:00 Target National Bank, P.O. Box 1581,  
Minneapolis, MN 55440-1581

7573211 EDI: RMSC.COM Jun 07 2012 18:08:00 Walmart Discover/GECRB, P.O. Box 960024,  
Orlando, FL 32896-0024

7616032 EDI: WFFC.COM Jun 07 2012 18:08:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438

7573212 +EDI: WFFC.COM Jun 07 2012 18:08:00 Wells Fargo Financial National Bank, P.O. Box 10475,  
Des Moines, IA 50306-0475

7573213 EDI: WFNNB.COM Jun 07 2012 18:08:00 World Financial Capital Bank, P.O. Box 182620,  
Columbus, OH 43218-2620

7573214 EDI: WFNNB.COM Jun 07 2012 18:08:00 World Financial Network National Bank, P.O. Box 182782,  
Columbus, OH 43218-2782

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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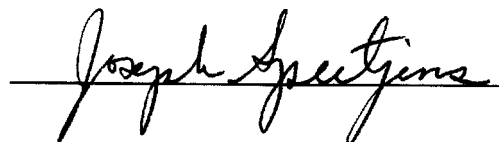
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2012 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com,noblo@aol.com,gmesserpllc@aol.com,  
;ny54@ecfcbis.com

Kevin B Zazzera on behalf of Debtor Andrew DeSalas kzazz007@yahoo.com  
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-12-41295-nhl

Andrew DeSalas

Carrie DeSalas

16 Heather Court  
Staten Island, NY 10303

16 Heather Court  
Staten Island, NY 10303

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-8552

xxx-xx-0077

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on February 24, 2012; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: June 7, 2012

s/ Nancy Hershey Lord  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**